

Information to identify the case:

Debtor 1	Alexander Centeno	Social Security number or ITIN xxx-xx-4043
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	15-33048-JNP	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alexander Centeno

1/7/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alexander Centeno
Debtor(s)

Case No. 15-33048-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Jan 07, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2021:

Recip ID	Recipient Name and Address
db	+ Alexander Centeno, 568 E. Commerce Street, Bridgeton, NJ 08302-2118
cr	+ CARISBROOK ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ KINGSMEAD ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ QUEENS PARK OVAL ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION SERVICER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION, AS SERV, Phelan Hallinan&Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515893503	+ Bank of America, N.A., c/o Phelan Hallinan Diamond & Jones PC, 400 Fellowship Road, Ste 100, Mount Laurel, NJ 08054-3437
518371378	+ KINGSMEAD ASSET HOLDING TRUST, 5016 PARKWAY PLAZA BLVD, SUITE 200, CHARLOTTE, NC 28217-1930
518371379	+ KINGSMEAD ASSET HOLDING TRUST, 5016 PARKWAY PLAZA BLVD, SUITE 200, CHARLOTTE, NC 28217, KINGSMEAD ASSET HOLDING TRUST 5016 PARKWAY PLAZA BLVD 28217-1930
516107288	Queens Park Oval Asset Holding Trust, c/o RoundPoint Mortgage Servicing Corpor, 5016 Parkway Blvd, Suite 200, Charlotte, NC 28217
518439157	+ ROUNDPOINT MORTGAGE SERVICING, CORPORATION, 5016 PARKWAY PLAZA BLVD, BUILDINGS 6 & 8, CHARLOTTE, NC 28217-1932
518439158	+ ROUNDPOINT MORTGAGE SERVICING, CORPORATION, 5016 PARKWAY PLAZA BLVD, BUILDINGS 6 & 8, CHARLOTTE, NC 28217 ROUNDPOINT MORTGAGE SERVICING 28217-1932

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2021 21:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 07 2021 21:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515893502	EDI: BANKAMER.COM	Jan 08 2021 02:03:00	Bank of America Home Loans, PO Box 650070, Dallas, TX 75265-0070
515971334	EDI: GMACFS.COM	Jan 08 2021 02:03:00	National Auto Finance Company, PO Box 130424, Roseville MN 55113-0004

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515971345	*	National Auto Finance Company, PO Box 130424, Roseville MN 55113-0004

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Queens Park Oval Asset Holding Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Eric Clayman	on behalf of Debtor Alexander Centeno jenkins.clayman@verizon.net connor@jenkinsclayman.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
James Patrick Shay	on behalf of Creditor QUEENS PARK OVAL ASSET HOLDING TRUST shay@bbs-law.com jpshay@gmail.com
Jeffrey E. Jenkins	on behalf of Debtor Alexander Centeno jenkins.clayman@verizon.net connor@jenkinsclayman.com
John D. Krohn	on behalf of Creditor QUEENS PARK OVAL ASSET HOLDING TRUST nj.bkecf@fedphe.com
Joseph Gunnar Devine, Jr	on behalf of Creditor CARISBROOK ASSET HOLDING TRUST jdevine@schillernapp.com kcollins@schillernapp.com;lgadomski@schillernapp.com
Joseph Gunnar Devine, Jr	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION AS SERVICER FOR CARISBROOK ASSET HOLDING TRUST jdevine@schillernapp.com, kcollins@schillernapp.com;lgadomski@schillernapp.com
Joshua I. Goldman	on behalf of Creditor Queens Park Oval Asset Holding Trust josh.goldman@padgettlawgroup.com bkgroup@kmllawgroup.com
Nicholas V. Rogers	on behalf of Creditor KINGSMEAD ASSET HOLDING TRUST nj.bkecf@fedphe.com

TOTAL: 11